

United States Bankruptcy Court

Eastern District of Texas
Case No. 14-41543
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher James Kesterson
9229 Bluewater Dr.
Plano, TX 75025

Social Security No.:
xxx-xx-0029

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/31/14

Brenda T. Rhoades
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher James Kesterson
Debtor

Case No. 14-41543-btr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-4

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 16

Date Rcvd: Oct 31, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2014.

db +Christopher James Kesterson, 9229 Bluewater Dr., Plano, TX 75025-6535
cr +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
6791870 +Ben A. Donnell, Donnell, Abernethy & Kieschnick, 555 N. Carancahua St., PO Box 2624, Corpus Christi, Texas 78403-2624
6791872 +Caroline Kesterson, 9229 Bluewater Dr., Plano, Texas 75025-6535
6791877 RICHARD SCOTT RISTER, 1839 S. Ocean Drive, Hallandale Beach, Florida 33009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QMHCHOW.COM Nov 01 2014 01:23:00 Michelle Chow, PO Box 601389, Dallas, TX 75360-1389
6791867 EDI: HNDA.COM Nov 01 2014 01:23:00 AMERICAN HONDA FINANCE, 3625 W ROYAL LN STE 100, IRVING, TX 75063
6791868 +EDI: AMEREXPR.COM Nov 01 2014 01:23:00 AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
6791871 EDI: BANKAMER.COM Nov 01 2014 01:23:00 BK OF AMER, 4161 PIEMONT PKWY, GREENSBORO, NC 27410
6791869 +EDI: TSYS2.COM Nov 01 2014 01:23:00 BARCLAYS BANK DELAWARE, 125 S WEST ST, WILMINGTON, DE 19801-5014
6791873 +E-mail/Text: bankruptcy@cavps.com Nov 01 2014 01:21:47 CAVALRY PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288
6791874 +EDI: FORD.COM Nov 01 2014 01:23:00 FORD CRED, PO BOX BOX 542000, OMAHA, NE 68154-8000
6791875 +EDI: IRS.COM Nov 01 2014 01:23:00 INTERNAL REVENUE SERVICE, PO Box 7346, Philadelphia, PA 19101-7346
6791876 +EDI: TSYS2.COM Nov 01 2014 01:23:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
6791878 +E-mail/Text: jstephens@rsclark.com Nov 01 2014 01:22:00 RS CLARK AND ASSOCIATE, 12990 PANDORA DR STE 150, DALLAS, TX 75238-5256
6791879 +EDI: USAA.COM Nov 01 2014 01:23:00 USAA SAVINGS BANK, PO BOX 47504, SAN ANTONIO, TX 78265-7504

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2014 at the address(es) listed below:

Michelle Chow chowtrustee@swbell.net, mchow@ecf.epiqsystems.com
Seth Parker Crosland on behalf of Debtor Christopher James Kesterson seth@scroslandlaw.com,
croslandlawfirm@gmail.com
US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 3